

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: RAMIREZ, JOSE A	§	Case No. 09-47971
RAMIREZ, ROSANNA	§	
	§	
Debtor(s)	§	

---

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MICHAEL G. BERLAND, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn  
Chicago, IL

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 04/15/2011 in Courtroom 201, United States Courthouse, Will County Court Annex Building  
57 N. Ottawa Street, Suite 201  
Joliet, IL .

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/07/2011

By: /s/ Michael G. Berland

Trustee

MICHAEL G. BERLAND  
1 NORTH LASALLE STREET  
STE 1775  
CHICAGO, IL 60602  
(312) 855-1272

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: RAMIREZ, JOSE A § Case No. 09-47971  
RAMIREZ, ROSANNA §  
§  
Debtor(s) §

SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

*The Final Report shows receipts of* \$ 301,441.06  
*and approved disbursements of* \$ 256,151.15  
*leaving a balance on hand of* <sup>1</sup> \$ 45,289.91

Balance on hand: \$ 45,289.91

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 45,289.91

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MICHAEL G. BERLAND	12,000.00	0.00	12,000.00

Total to be paid for chapter 7 administration expenses: \$ 12,000.00

Remaining balance: \$ 33,289.91

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 33,289.91

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 33,289.91

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 44,285.31 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 75.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	American Infsource Lp As Agent for Target	6,955.93	0.00	5,228.77
2	American Infsource Lp As Agent for Citibank South Dakota	12,870.13	0.00	9,674.45
3	Chase Bank USA, N.A.	2,489.49	0.00	1,871.35
4	Chase Bank USA, N.A.	5,571.71	0.00	4,188.24
5	Chase Bank USA, N.A.	5,609.10	0.00	4,216.35
6	State Farm Bank	8,122.28	0.00	6,105.50
7	GE Money Bank/o Recovery Management Systems	2,666.67	0.00	2,004.53

Total to be paid for timely general unsecured claims: \$ 33,289.19

Remaining balance: \$ 0.72

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.72

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.72

Prepared By: /s/MICHAEL G. BERLAND  
Michael G Berland

MICHAEL G. BERLAND  
1 NORTH LASALLE STREET  
STE 1775  
CHICAGO, IL 60602  
(312) 855-1272

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 6  
United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Jose A Ramirez  
Rosanna Ramirez  
DebtorsCase No. 09-47971-BWB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: dwilliams  
Form ID: pdf006Page 1 of 1  
Total Noticed: 26

Date Rcvd: Mar 08, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2011.

db/jdb  
aty  
tr  
14868285 +Jose A Ramirez, Rosanna Ramirez, 14701 Meadow Lane, Plainfield, IL 60544-1404  
14868284 +John C Renzi, June Prodehl & Renzi LLC, 1861 Black Road, Joliet, IL 60435-3591  
14868286 +Michael G Berland, 1 N LaSalle St, No.1775, Chicago, IL 60602-4065  
15766815 +Best Buy, Reward Zone, P.O. Box 17051, Baltimore, MD 21297-1051  
14868284 +Best Buy, Retail Services, P.O. Box 17298, Baltimore, MD 21297-1298  
14868286 Carson Pirie Scott, Retail Services, P.O. Box 17264, Baltimore, MD 21297-1264  
15766815 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
14868288 Chase Card Member Services, P.O. Box 15153, Wilmington, DE 19886-5153  
14868287 Chase Card Member Services, P.O. Box 15325, Wilmington, DE 19886-5325  
14868289 +Citicard, Processing Center, Des Moines, IA 50363-0001  
14868290 GMAC, P.O. Box 9001951, Louisville, KY 40290-1951  
14868291 +Home Depot, Processing Center, Des Moines, IA 50364-0001  
14868294 +Menards, P.O. Box 17602, Baltimore, MD 21297-1602  
15775874 State Farm Bank, POB 3001, Malvern, PA 19355-0701  
14868296 State Farm Bank, P.O. Box 23025, Columbus, GA 31902-3025  
14868297 +Target Mail Stop, Attn: Bankruptcy Department, P.O. Box 9475, Minneapolis, MN 55440-9475  
14868298 +Target National Bank, P.O. Box 59317, Minneapolis, MN 55459-0317  
14868299 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: U.S. Bank, P.O. Box 790179, Saint Louis, MO 63179-0179)  
14868300 Union Plus Credit Union, P.O. Box 88000, Baltimore, MD 21288-0001  
14868292 ++WACHOVIA BANK NA, PO BOX 13765, ROANOKE VA 24037-3765  
(address filed with court: Home Eq, P.O. Box 96053, Charlotte, NC 28296-0053)  
14868301 +Will County Treasurer, 302 N. Chicago Street, Joliet, IL 60432-4059

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15725391 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 09 2011 00:11:24  
American Inforsource Lp As Agent for, Citibank (South Dakota) N.A., PO Box 248840,  
Oklahoma City, OK 73124-8840  
15689480 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 09 2011 00:11:24  
American Inforsource Lp As Agent for, Target, PO Box 248866, Oklahoma City, OK 73124-8866  
15824605 E-mail/PDF: gecsed@recoverycorp.com Mar 09 2011 00:13:13 GE Money Bank,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
14868293 E-mail/PDF: gecsed@recoverycorp.com Mar 09 2011 00:13:13 JC Penney, P.O. Box 960090,  
Orlando, FL 32896-0090  
14868295 E-mail/PDF: mtg.bankruptcy@regions.com Mar 09 2011 00:11:18 Regions Mortgage,  
P.O. Box 2153, Dept. 2520, Birmingham, AL 35287-2520

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty Eric J Parker, Stotis &amp; Baird Chartered

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2011

Signature:

